

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-28018-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl A Powell Sr
717 Watchung Avenue
Plainfield, NJ 07060

Michelle A. Finney-Powell
aka Michelle A Powell
717 Watchung Avenue
Plainfield, NJ 07060

Social Security No.: **xxx-xx-9081** **xxx-xx-4688**

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 2/16/23
Time: 02:00 PM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Herbert B. Raymond
7 Glenwood Ave
Suite #408
4th Floor
East Orange, NJ 07017
973-675-5622

COMMISSION OR FEES
1200.00

EXPENSES
462.50

If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
- will reduce the amount to be paid to general unsecured creditors under the plan as follows: Pot Plan

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date.
Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: January 17, 2023

JAN:

Jeanne Naughton
Clerk

In re:
Carl A Powell, Sr
Michelle A. Finney-Powell
Debtors

Case No. 18-28018-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Jan 17, 2023

User: admin
Form ID: 137

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Carl A Powell, Sr, Michelle A. Finney-Powell, 717 Watchung Avenue, Plainfield, NJ 07060-2696
cr	+ U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BAN, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
517746646	+ Ashbrook, 1610 Raritan Rd., Scotch Plains, NJ 07076-2996
517746651	+ Bank of America Home Loans, PO Box 660694, Dallas, TX 75266-0694
517768991	+ Bank of America, N.A., c/o Marinosci Law Group, P.C., ATTN: Bankruptcy Department, 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191
517746658	+ Ernston McCormack, 191 Blackford Avenue, Piscataway, NJ 08854-2327
517746659	+ Genesis Physician Services, PO Box 3208, Indianapolis, IN 46206-3208
517746667	+ Plainfield M.U.A. Sewerage & Solid Waste, PO Box 23310, Newark, NJ 07101-3812
517746666	Plainfield M.U.A. Sewerage & Solid Waste, 127 Roosevelt Avenue, Plainfield, NJ 07060-1398
517746668	+ Plainfield MUA, PO Box 5110, Plainfield, NJ 07061-5110
517746669	+ Plainfield Rescue Squad, Inc., 700 W 7th St, Plainfield, NJ 07060-2011
517746671	Pulmonary Internists, PA, Attn: Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
517746672	+ Robert Wood Johnson, 865 Stone Street, Rahway, NJ 07065-2742
517746679	+ The Bank of New York, Attn: KML Law Group, LLC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517746680	+ The Woodlands center, 1400 Woodland Avenue, Plainfield, NJ 07060-3362
517746681	+ Union Count Probation, 1143 E. Jersey St., Elizabeth, NJ 07201-2310
517746682	+ Union County Child Support, 1143-1145 East Jersey Street, Elizabeth, NJ 07201-2310
517746684	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429, Greenville, SC 29606

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 17 2023 22:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 17 2023 22:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 17 2023 22:27:00	AmeriCredit Financial Services Inc., PO Box 183853, Arlington, TX 76096
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 17 2023 22:27:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
517771208	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 17 2023 22:27:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
517746644	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 17 2023 22:27:00	AmeriCredit/GM Financial, PO Box 181145,

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517746645	+ Email/PDF: bncnotices@becket-lee.com	Jan 17 2023 22:42:53	Arlington, TX 76096-1145
517746647	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 17 2023 22:27:00	Amex/Bankruptcy, Correspondence, PO Box 981540, El Paso, TX 79998-1540
517746649	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 17 2023 22:27:00	Bank Of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998-2238
517746648	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 17 2023 22:27:00	Bank of America, 100 N. Tyron Street, Charlotte, NC 28255-0001
517746652	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 17 2023 22:27:00	Bank of America, Attn: Bankruptcy Nc4-105-02-77, PO Box 26012, Greensboro, NC 27420-6012
517746650	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 17 2023 22:27:00	Bank of America Home Loans, 450 American Street, Simi Valley, CA 93065-6285
517873636	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 17 2023 22:27:00	Bank of America Home Loans, 7105 Corporate Drive, Plano, TX 75024-4100
517746653	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 17 2023 22:27:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
517746656	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 17 2023 22:30:48	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
517746683	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2023 22:31:04	Capital One/Neiman Marcus/Bergdorf Goodman, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518318633	Email/Text: ECF@fayservicing.com	Jan 17 2023 22:27:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040
517746660	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 17 2023 22:27:00	Fay Servicing, LLC, PO Box 814609, Dallas, TX 753814609
517746662	Email/Text: abachman@rmbcollect.com	Jan 17 2023 22:28:00	Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081
517746663	+ Email/Text: abachman@rmbcollect.com	Jan 17 2023 22:28:00	JFK Medical Center, 80 James St., 4th Floor, Edison, NJ 08820-3938
517746657	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 17 2023 22:30:47	JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913
517746665	+ Email/Text: bnc@nordstrom.com	Jan 17 2023 22:27:59	Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850
517865851	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2023 22:31:03	Nordstrom Signature Visa, Colorado Service Center, PO Box 6555, Englewood, CO 80155-6555
517865852	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2023 22:30:39	Portfolio Recovery Associates, LLC, c/o Jetblue Plus Card, POB 41067, Norfolk VA 23541
517862988	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2023 22:30:49	Portfolio Recovery Associates, LLC, c/o Neiman Marcus, POB 41067, Norfolk VA 23541
517746670	Email/Text: collections@profcu.org	Jan 17 2023 22:27:00	Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541
517866804	Email/Text: bkdepartment@rtresolutions.com	Jan 17 2023 22:28:00	Proponent Fcu, 536 Washington Ave, Nutley, NJ 07110
517746673	+ Email/Text: rwjebn@rwjbh.org	Jan 17 2023 22:28:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
517746674	Email/Text: rwjebn@rwjbh.org	Jan 17 2023 22:28:00	Robert Wood Johnson University Hospital, One Robert Wood Johnson Place, PO Box 2601, New Brunswick, NJ 08903-2601
517746675	+ Email/Text: DeftBkr@santander.us	Jan 17 2023 22:28:00	Robert Wood Johnson University Medical, PO Box 21356, New York, NY 10087-1356

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517746676	+ Email/Text: bankruptcy@savit.com	Jan 17 2023 22:27:00	Santander Bank NA, Attn: Bankruptcy, PO Box 12646, Readiing, PA 19612-2646
517746677	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 17 2023 22:28:00	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
517746678	+ Email/PDF: gecredi@recoverycorp.com	Jan 17 2023 22:28:00	Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250
517879299	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 17 2023 22:28:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517848468	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 17 2023 22:30:48	The Bank of New York Mellon, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
			Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517861813		U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BAN, Fay Servicing, LLC, 3000 Kellway Drive Suite 150 Carrollton,
517815471	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court;, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
517746654	*+	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
517746655	*+	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
518318634	*P++	FAY SERVICING LLC, P O BOX 814609, DALLAS TX 75381-4609, address filed with court;, Fay Servicing, LLC, PO Box 814609,, Dallas, TX 753814609
518318638	*P++	FAY SERVICING LLC, P O BOX 814609, DALLAS TX 75381-4609, address filed with court;, Fay Servicing, LLC, PO Box 814609,, Dallas, TX 753814609
517746661	*	Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081
517746664	*+	JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913
517746685	##+	Yolene Auguste, 234 North 2nd Avenue, Manville, NJ 08835-1308

TOTAL: 1 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2023 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon

on behalf of Creditor The Bank of New York Mellon successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

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Herbert B. Raymond

on behalf of Joint Debtor Michelle A. Finney-Powell herbertraymond@gmail.com
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra
ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

Herbert B. Raymond

on behalf of Debtor Carl A Powell Sr herbertraymond@gmail.com,
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra
ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

Jill Manzo

on behalf of Creditor FAY SERVICING LLC, as servicer for U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK
NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bankruptcy@fskslaw.com

John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor The Bank of New York Mellon successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf
of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa
kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin Gordon McDonald

on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1 BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL
TITLE TRUSTEE kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Laura M. Egerman

on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1 BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL
TITLE TRUSTEE bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 10